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|-------------------------------|------------------------------|----------------------|
| <b>Notice of Allowability</b> | Application No.              | Applicant(s)         |
|                               | 09/931,444                   | NEUBERT, ROBERT ALAN |
|                               | Examiner<br>Olabode Akintola | Art Unit<br>3691     |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to the communication filed on 4/18/2007.

2.  The allowed claim(s) is/are 1-9 and 19-23.

3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)  All    b)  Some\*    c)  None    of the:

1.  Certified copies of the priority documents have been received.

2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.

(a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached  
1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.

(b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of  
Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

|  |  |
|--|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 5. <input type="checkbox"/> Notice of Informal Patent Application                      |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date _____.   | 7. <input type="checkbox"/> Examiner's Amendment/Comment                               |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance   |
|  | 9. <input type="checkbox"/> Other _____.   |

**DETAILED ACTION**

***Allowable Subject Matter***

Claims 1-9 and 19-23 are allowed.

***Examiner's Statement of Reason for Allowance***

The following is a statement of reasons for the indication of allowable subject matter.

The most relevant references are the *Michaelas* et al reference, the *Brobst* reference and the *Mason* reference.

The *Michaelas* reference discloses a method of exploiting discount opportunities relating to invoices billed from a supplier to a buyer, the invoices having invoice terms which state a discount price if the invoice is paid within a discount period and a full price of the invoice is not paid within the discount period, the method comprising the steps of: identifying invoices which have discount prices associated with payment of the invoice during the discount period; and obtaining a loan in the form of short-term loans or bank overdraft to pay the discount price before the end of the discount period.

The *Brobst* reference teaches selling a collection document (account receivable documents) for a price less than the debt to a third party.

The *Mason* reference teaches an early discount mechanism that allows a customer to receive early payment discount for paying their invoice electronically.

The *Michaelas, Brobst* and *Mason* references individually or in combination fail to teach a method for exploiting discount opportunities relating to invoices billed from a supplier to a buyer, the invoices having invoice terms which state a discount price if the invoice is paid within a discount period and a full price of the invoice is not paid within the discount period, the method comprising the steps of: identifying invoices which have discount prices associated with payment of the invoice during the discount period; providing information relating to the invoices on which discounts are available to prospective bidders; providing information relating to the invoices which match the numerical coding of respective prospective bidders to such respective prospective bidders; receiving bids from respective potential bidders which indicate the bidders terms upon which the respective potential bidders will pay the invoices during the discount period; selecting a winning bidder from the respective potential bidders, the winning bidder is selected based upon select criteria, whereby if no respective potential bidders meet the select criteria, no winning bidder will be selected. (These limitations are specifically exemplified at page 3 (line 19) through page 4 (line 17) of the provisional application serial number 60225814).

Updated searches revealed no references that disclosed the claimed invention, nor were any further references identified which could be reasonable combined with *Michaelas, Brobst* or *Mason* references.

For this reason, claims 1 and 19 are deemed to be allowable over prior art of record and claims 2-9 and 20-23 are allowed by dependency.

Any comments considered necessary by the applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

fee. Such submissions should be clearly labeled "Comments on Statement of Reason for Allowance".

***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Rackson teaches assigning numerical code to indicate preferences on types of invoices for potential bidders

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3691

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI  
PRIMARY EXAMINER